

be safe

be protected



2015

## benefits for life

State of Michigan Optional Coverage Program

### 2015 Benefits for Life Optional Coverage Program — A Preview for Eligible Employees

This bulletin provides an overview of the 2015 **Benefits for Life** optional coverage program, including benefit information and details about the online **Benefits for Life** enrollment process. Watch for more e-mails in the weeks ahead.

#### Online Enrollment Process for 2015

The 2015 open enrollment process will begin **March 23<sup>rd</sup>** and end **April 10<sup>th</sup>, 2015**. You can enroll or make changes to your existing coverage online or over the phone by following these simple steps:

##### Enroll Online

1. Enter [www.BenefitsforLife.org](http://www.BenefitsforLife.org) into your Internet browser.
2. Follow the login instructions.  
**NOTE: Usernames and passwords created in prior years are no longer valid. You will need to register again as a first time user.**
3. Review your existing coverages where applicable.
4. Make new or change your elections online for Accident Insurance, Supplemental Term Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, the Legal Plan and/or the Discount Plan.
5. Universal Life Insurance and Critical Illness Insurance enrollment is available online. Changes to existing coverages in these benefits must be completed with a Benefits for Life Representative.
6. Request quotes for Auto and Home Insurance.
7. Confirm your elections and print your confirmation statement. If you enroll in the Discount Plan, your discount code will be printed on your confirmation statement.

**Important:** You must select "I agree" on the confirmation page or your elections will not be recorded.

##### Enroll by Phone

1. Call 888-825-8395 and inform the **Benefits for Life** Representative that you would like to enroll or change your existing coverages.
2. A **Benefits for Life** Representative will answer your questions and enroll you in the **Benefits for Life** Optional Coverage Plans.

**Questions or Need Help?** If you have questions about benefits or the enrollment process, or if you need help logging into the enrollment site, please call 888-825-8395.

be informed





be prepared



be secure

If you are currently enrolled in the Discount Plan, you must re-enroll to continue in that plan. Your enrollment will continue in all other benefits if no action is taken.

## Be Informed (Highlights of the 2015 *Benefits for Life* Program)

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations change, so does the need for appropriate coverage. Through ***Benefits for Life***, you have the ability to select the benefits you want and to create a package that fully meets your specific needs and those of your family.

For 2015, you can choose from the following plans:

- Enhanced Accident Insurance Plan
- Legal Plan: *Ultimate Advisor™* or *Ultimate Advisor Plus™*
- Universal Life with Long Term Care (LTC) Insurance Coverage
- Critical Illness Insurance
- Supplemental Term Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance
- Auto and Home Insurance
- FREE Discount Plan

### **NEW for 2015**

- An enhanced legal plan (*Ultimate Advisor Plus™*) that includes **Identity Theft** and **Caregiving** benefits for you and your family.
- You can now elect Supplemental Term Life Insurance coverage up to \$350,000 without answering medical questions. This is an increase of \$50,000 from last year.

### **Legal Plan - Enhanced for 2015**

*Offset the cost of attorney fees that are paid-in-full for most covered matters.*

- The legal plan now gives you a choice of coverage-existing *Ultimate Advisor™* plan for \$10.58 per pay or the new *Ultimate Advisor Plus™* plan, which includes **Identity Theft Protection** and **Caregiving** benefits for \$11.73 per pay.
- If you are currently enrolled in the Legal Plan, you may keep your existing *Ultimate Advisor™* plan or enroll in the new *Ultimate Advisor Plus™* plan, online or over the phone.
- Both plans are offered to all eligible employees.

## Next Steps

Visit [www.BenefitsforLife.org](http://www.BenefitsforLife.org) to complete your enrollment. You can also visit the Employee Benefits Division website for more information about the program at <http://www.michigan.gov/employeebenefits>. Select **Voluntary Benefits (Active Employee)** from the left menu.